

United States Bankruptcy Court
District of New Hampshire

In re:
James Cleaveland
Debtor

Case No. 16-10436-BAH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0102-1

User: dcs
Form ID: 309B

Page 1 of 2
Total Noticed: 35

Date Rcvd: Mar 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2016.

db
2892027 +James Cleaveland, 63 Emerald Street #458, Keene, NH 03431-3626
+AVICORE Reporting, 814 Elm St, Suite 400, Manchester, NH 03101-2109
2892030 Citicards, PO Box 9001037, Louisville, KY 40290-1037
2892031 City of Keene, PO Box 544, Keene, NH 03431-0544
2892032 +Conan Salada, 132 Kennedy Dr, Keene, NH 03431-4826
2892033 Credit One Credit Card, PO Box 98872, Las Vegas, NV 89193-8872
2892038 +George Trahan, 135 Old Homestead Highway, North Swanzey, NH 03431-4400
2892039 +Ian Freeman, 73 Leverett St, Keene, NH 03431-2420
2892040 +Kabbage, PO Box 77081, Atlanta, GA 30357-1081
2892041 +Mark Edge, 73 Leverett St, Keene, NH 03431-2420
2892042 +Mason Cleaveland, 2248 Coppersmith Square, Reston, VA 20191-2321
2892043 Paypal Personal Credit, PO Box 105658, Atlanta, GA 30348-5658
2892044 +Schuyler Rice, 238 Base Hill Rd, Unit 70, Keene, NH 03431-5930
2892045 +Shire Free Church, 73 Leverett St, Keene, NH 03431-2420
2892046 +Simmons First, PO Box 6609, Pine Bluff, AR 71611-6609
2892047 Stamps Dot Com, PO Box 202928, Dallas, TX 75320-2928
2892048 Steve Zemanak, 161 Ashuelot St, Winchester, NH 03470-2723
2892051 Synchrony Bank Dicks, PO Box 965036, Orlando, FL 32896-5036, Target Card Services,
PO Box 660170, Dallas, TX 75266-0170
2892055 Travelers Insurance, PO Box 660317, Dallas, TX 75266-0317

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BMSASKENAIZER.COM Mar 29 2016 18:43:00 Michael S. Askenaizer, Trustee,
Law Offices of Michael S. Askenaizer, 29 Factory Street, Nashua, NH 03060-3310
smg E-mail/Text: mdlcorey@labor.state.nh.us Mar 29 2016 18:42:51 Wage and Hour Administrator,
NH Department of Labor, P.O. Box 2076, Concord, NH 03302-2076
ust +E-mail/Text: ustpreion01.mr.ecf@usdoj.gov Mar 29 2016 18:42:48 Office of the U.S. Trustee,
1000 Elm Street, Suite 605, Manchester, NH 03101-1703
2892028 +EDI: CAPITALONE.COM Mar 29 2016 18:43:00 Capital One, PO Box 70886,
Charlotte, NC 28272-0886
2892029 +EDI: CHASE.COM Mar 29 2016 18:43:00 Chase Amazon Card, PO Box 15298,
Wilmington, DE 19850-5298
2892034 EDI: DISCOVER.COM Mar 29 2016 18:43:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
2892035 E-mail/Text: bankruptcynotices@eversource.com Mar 29 2016 18:42:57 Eversource,
PO Box 650047, Dallas, TX 75265-0047
2892036 E-mail/Text: bkim@fairpoint.com Mar 29 2016 18:42:48 Fairpoint Communications,
PO Box 11021, Lewiston, ME 04243-9472
2892037 EDI: CCS.COM Mar 29 2016 18:43:00 Geico Casualty Company, Payment Processing Center,
PO Box 55126, Boston, MA 02205-5126
2892049 EDI: RMSC.COM Mar 29 2016 18:43:00 Synchrony Bank, Rewards of Sport, PO Box 960012,
Orlando, FL 32896-0012
2892050 EDI: RMSC.COM Mar 29 2016 18:43:00 Synchrony Bank Amazon, PO Box 960013,
Orlando, FL 32896-0013
2892052 EDI: TDBANKNORTH.COM Mar 29 2016 18:43:00 TD Bank, PO Box 84037,
Columbus, GA 31908-4037
2892053 EDI: WTRRNBNK.COM Mar 29 2016 18:43:00 TD Bank Target Credit, 3701 Wayzata Blvd,
Minneapolis, MN 55416-3401
2892054 E-mail/Text: dl-ral-collectionshelpdesk2@twcable.com Mar 29 2016 18:42:54 Time Warner Cable,
PO Box 70872, Charlotte, NC 28272-0872
2892056 EDI: USAA.COM Mar 29 2016 18:43:00 USAA Credit Card, PO Box 47504,
San Antonio, TX 78265-7504
2892057 +EDI: USAA.COM Mar 29 2016 18:43:00 USAA Savings Bank, 10750 McDermott Freeway,
San Antonio, TX 78288-1600

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2016

Signature: /s/Joseph Speetjens

District/off: 0102-1

User: dcs
Form ID: 309B

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2016 at the address(es) listed below:

Michael S. Askenaizer trustee@askenaizer.com, NH07@ecfcbis.com
Office of the U.S. Trustee USTPRegion01.MR.ECF@usdoj.gov

TOTAL: 2

Information to identify the case:		
Debtor 1	James Cleaveland	Social Security number or ITIN xxx-xx-4555
	First Name Middle Name Last Name	EIN ____-____-____
Debtor 2		Social Security number or ITIN ____-____-____
(Spouse, if filing)	First Name Middle Name Last Name	EIN ____-____-____
United States Bankruptcy Court District of New Hampshire Live Database		Date case filed for chapter 7 March 29, 2016
Case number: 16-10436-BAH		

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Cleaveland	
2. All other names used in the last 8 years	dba 101 Deals Thrift Store, LLC, dba Lightspeed Tax Service	
3. Address	63 Emerald Street #458 Keene, NH 03431	
4. Debtor's attorney Name and address	None	
5. Bankruptcy trustee Name and address	Michael S. Askenaizer Trustee Law Offices of Michael S. Askenaizer 29 Factory Street Nashua, NH 03060	Contact phone (603) 594-0300 Email: trustee@askenaizer.com

For more information, see page 2 >

Debtor **James Cleaveland**Case number **16-10436-BAH**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	1000 Elm Street Suite 1001 Manchester, NH 03101-1708	Hours open 8:30am-4:30pm Contact phone 603-222-2600 Date: March 29, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 28, 2016 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 1000 Elm Street, 7th Floor – Room 702, Manchester, NH 03101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: June 27, 2016 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> For all creditors to file a proof of claim: (except governmental units) Filing deadline: July 27, 2016 For governmental units to file a proof of claim: Filing deadline: September 26, 2016 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.nhb.uscourts.gov or www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Trustee	The trustee named on the reverse side is the interim trustee appointed in this case by the U.S. Trustee to serve under the general blanket bond heretofore approved.	